



We make it easy to do business

Superior service and streamlined solutions empower our partners and their clients to get things done faster



Drop a ticket

Drop a ticket in one of three ways — via Legal & General America's Partner Dashboard, unique URL or third-party vendor platforms.



AppAssist

If the client prefers, they can complete the application over the phone with our call center staff. Our AppAssist tele-application process utilizes our traditional application, which is completed over the phone in as little as 45 minutes. Let our team of in-house professionals take the application fulfillment and administrative burden off your shoulders.



Accelerated underwriting

Qualified applicants may be approved faster and more conveniently with no medical exams or labs required. Applicants who do not qualify will continue seamlessly through traditional underwriting.



eDelivery

Meet client expectations with digital signature, payment and delivery of their insurance policy. Our eDelivery reduces cycle time by two weeks and eliminates mailing costs. Clients can pay first premiums online with a credit card, PayPal® or through bank draft.



Upload documents and submit checks

Our free document uploader tool makes it easy for agencies to quickly submit scanned documents directly to us via Partner Dashboard, ExamOne or Paperclip. Save time and money by processing checks online with Check21.



Get More upsell

42% of American adults (102 million adults) say they need or need more life insurance.* Help close the coverage gap by opting-in to offer increased coverage options to clients who are eligible for more coverage with no additional underwriting.



Online service options for agents

Agents can drop a ticket, use our web-quoting tool and access complete policy data online through our Partner Dashboard.

Did you know?

Customers have 24/7 access to payment options and policy information.

Customers can:

- update contact information, email preferences and payment information online or via phone.
- make electronic payments over the phone. Option of one-time payment or recurring auto draft payments.
- pay via text messaging, Apple Wallet or Google Pay on their smartphone.
- register for payment notifications through text or their smartphone wallet.
- obtain customer service forms.

*Statistic provided by the 2024 Insurance Barometer Report, Life Happens and LIMRA

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner Life is not authorized as an insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. OPTerm policy form # DTCV21-NY. Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

We may use External Consumer Data Information Sources (ECDIS) or Artificial Intelligence Systems (AIS) in processing applications. Applicants age 20 through 60 years old, for up to \$2M in coverage, may be eligible for instant decision or exam-free processing depending on ECDIS derived from a consumer reporting agency.

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